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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Palmgren et al.

Serial No.: 09/671,005

Filed: September 27, 2000

For: METHODS AND APPARATUS FOR UTILIZING A PROPORTIONAL
HAZARDS MODEL TO EVALUATE LOAN RISK

Group: 3624

Examiner: Weisberger, Richard C.

Durham, North Carolina
September 11, 2007Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATION OF FACSIMILE TRANSMISSION

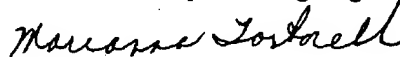
Sirs:

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Fax. No. 571-273-8300 on the date set forth below

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3. Fee Address Indication Form (1 page)

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Date: September 11, 2007